if conscious of being master of the business in which they are engaged, and aware that they are not qualified for safely taking part in any other, are perfectly right in "sticking to their last," but they have no right to criticise others whose business tastes are more varied and whose abilities are more versatile. The men who furnish capital for developing mines, building ships, constructing railways, etc., are, as a rule, merchants and others who take money from their business for the purpose. If every one should stick closely to what these critics should determine to be his own business, there would be less business for the critics and everybody else.

Insurance Bummers.

We are sorry to see that carelessness in the appointment of Agents is not confined to any locality, and that it appears to run in the same groove everywhere. We do not complain of carelessness in the appointment of General Agents in these Provinces by Insurance Companies, but of General Agents in appointing solicitors. The fact is that there is so much competition now between Agents, both Fire and Life, that almost any person representing himself as a canvasser will be accepted and given a trial. A mere bummer often obtains an appointment and engagement for a long time by showing a fictitious list of the business he pretends to have done for his last employer, and a number of imaginary applications he has in prospect, and then keeps adding to the *prospective* business and prolonging his engagement as long as he can bleed the General Agent who is unfortunate enough to have employed him. Then he steps into another office, and tells all he knows that will flatter the opponents of his last employers, trumps up some story to account for his "resignation, and gets another dupe whom he bleeds with equal success. Each employer, either for fear of being laughed at for his foolishness, or for fear of detriment to his business, allows the matter to pass, and the bummer goes unmolested on his victim-making way.

But the day has now come when this species of robbery must be put a stop to. Every office, on engaging a man, should know his last employer, and make full inquiry concerning the applicant; and then and only then will justice be done, and competent and reliable men found to fill the responsible position of solicitors for Fire and Life business. Then the profession will be lifted to the position in these Provinces which it should occupy. These bummers, who would disgrace any fraternity, will be weeded out. Let there be, at once, a combination of employers, and let only reliable men be employed, and this systematic thieving will be put a stop to. The present system permits an Agent to leave a Company and join an opposition Company, and, on the basis or pretence of information gained confidentially, run down the Company he lately represented, thereby disgusting the public by an exhibition of systematic lying that makes them look with contempt on the whole fraternity, and put them all on a par, so that it is quite impossible for an honorable Agent to approach them. The consequence is that many respectable men avoid the calling, and would do almost anything rather than be put on a par with these villains. What a galling thing it is for a a General Agent to have a man come to him and talk as if he were on the last legs of distress, and, having failed to obtain any other means of earning a livelihood, is ready, as a last resort, to try canvassing for his Company! And who has he to thank for this but himself, in employing incompetent and irresponsible men?

The Insurance bummers will not stop at anything to gain a point for their own aggrandizement, and will make statements which cannot fail to be injurious to the business at large. For instance—overrating the salaries and commissions they receive, thus making the public believe that they are receiving compensation which any person of judgment knows they could not earn in any honest way. The great evils arising from tolerating this wretched lot of incompetent men are becoming more apparent every day. To give some of the statements made by some of them to obtain business when they find their competitors are too much for them in honest competition:—they state that an opposing Company has failed, or that it cannot pay twenty-five cents on the dollar, or that its expenses are outrageous, &c., &c. Thus, even if they do not succeed in securing the coveted risk themselves, they prevent its going into the competing Company, as very few of those they canvass take sufficient interest in the matter to investigate the statements. Inquirers for Insurance get so disgusted that they cannot be induced again to discuss the matter, and thus they are prevented from ever participating in the benefits of Insurance by the persons who are employed to advocate its interests.

Let there be concerted action among the employers at once, and let the profession be cleared of these rascals and lifted to the position it should occupy, and then and only then will the position of a General Agent be an enviable one.

Employers, in getting reports of solicitors from their late employers, may find an inclination to underrate those that have been discharged or have resigned, but in such cases they can use their own judgment equally as well as if they had not made the inquiry, and they are often enabled to find out the shortcomings of a man who may be made useful if kept in check.

Another trouble between employers is that in their anxiety to secure the services of solicitors who are reported to be doing a successful business for another Company, they will, without satisfying themselves of the truth of the report, rush off and engage them at an advanced salary; and in many cases they find to their cost that they are not worth half the amount that has been given them.

We write in the interests of the many estimable solicitors there are among the fraternity in the Provinces, and we hope to see this class of men receive justice by being given advanced positions as the others are weeded out. We also hope to see the time when the motto of no Agent, as it seems to be now with too many, shall be—"I will injure my competitors all I can,"—and when every agent will do what is most for the interest of the business at large, combined, of course, with the reasonable advocacy of the Company he represents.

The following very sensible article from the *Coast Review* touches very pertinently upon some phases of our subject:

The *Insurance Chronicle*, of New York, has some good suggestions on the subject of appointing agents, and we give the *Chronicle's* remarks, that some of our own Underwriters on this coast may profit by the suggestions. There is no state in the Union where so little regard is paid to the appointment of agents, both Fire and Life, as in California. We do not make this assertion in way of a reflection on any particular company or General Agents. The *Chronicle* says:

The whole fraternity of underwriters are mutually interested in guarding against the evils inevitable to letting down their profession and its rules. All are alike sharers in the dangers and disrepute cast upon the guild by the practices of careless and over-zealous agents, more anxious to extend their list of premiums than to make careful and sure work. The insurance man, if he is worthy of his calling, possesses a vocation second to no other in the qualities it calls for in its followers. It is easy to rush from some falling or fallen occupation, of an entirely different nature, into the business of underwriting. It is not as difficult as we wish it were for men utterly without experience, to obtain a company or list of companies to represent.

We would not write a word to discourage new aspirants to the insurance business, but we do decry the danger and folly of the too current belief that "anybody may be an insurance man." It is a calling that makes large demands upon the best native qualities, aided by the best culture, and it is an insult to the craft to practically deny this, in the case with which its best results and highest rewards are given to new beginners. It is not safe for the community to allow an easy success to the novice in underwriting. There is no calling where extreme caution and arduous study will stand its possessor in better stead.

In default of this careful quest of the proper avenues to successful underwriting, too great recklessness prevails. Careless underwriting is too common. There is an insufficient study of risks when originally taken. There is too little watchfulness to see that the risk remains what the policy must remain by its very nature,—a fixed and certain quantity. On the contrary, in insurance equation,